

Cycle Date: December-2011
Run Date: 03/08/2012
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU :	124
Asset Range :	N/A
Peer Group Number :	N/A
Count of CU in Peer Group :	N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Information								
Return to cover		For Charter : N/A								
03/08/2012		Count of CU : 124								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
ASSETS:		Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents		593,307,753	681,319,943	14.8	740,097,689	8.6	696,453,942	-5.9	771,386,985	10.8
TOTAL INVESTMENTS		1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,579,439,079	14.1	2,941,579,190	14.0
Loans Held for Sale		3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1
Real Estate Loans		2,511,953,768	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	2,869,264,119	-0.7
Unsecured Loans		557,464,027	553,641,163	-0.7	564,527,593	2.0	579,186,014	2.6	616,887,904	6.5
Other Loans		2,589,874,586	2,622,066,751	1.2	2,702,986,112	3.1	2,575,615,405	-4.7	2,645,865,047	2.7
TOTAL LOANS		5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,017,070	1.5
(Allowance for Loan & Lease Losses)		(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(67,663,815)	-3.2
Land And Building		201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	235,213,906	2.9
Other Fixed Assets		44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	34,693,638	-1.6
NCUSIF Deposit		60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	83,313,721	4.5
All Other Assets		119,155,438	128,651,263	8.0	147,706,782	14.8	146,676,104	-0.7	170,820,938	16.5
TOTAL ASSETS		7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,317,265,100	5.7
<u>LIABILITIES & CAPITAL:</u>										
Dividends Payable		20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	10,215,885	-17.6
Notes & Interest Payable		352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	307,428,402	2.1
Accounts Payable & Other Liabilities		67,335,402	71,371,294	6.0	71,852,766	0.7	78,654,425	9.5	112,584,077	43.1
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES		439,834,191	444,156,376	1.0	610,718,916	37.5	392,058,925	-35.8	430,228,364	9.7
Share Drafts		872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,226,435,529	5.4	1,370,123,612	11.7
Regular shares		1,747,444,277	1,831,799,715	4.8	2,008,641,521	9.7	2,171,932,429	8.1	2,395,294,315	10.3
All Other Shares & Deposits		3,985,967,047	4,372,008,766	9.7	4,771,031,554	9.1	4,972,649,959	4.2	5,061,755,569	1.8
TOTAL SHARES & DEPOSITS		6,605,598,071	7,154,901,715	8.3	7,943,684,592	11.0	8,371,017,917	5.4	8,827,173,496	5.4
Regular Reserve		246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	227,929,317	-6.8
Other Reserves		242,288,439	246,002,615	1.5	267,064,323	8.6	274,433,427	2.8	207,148,218	-24.5
Undivided Earnings		429,506,719	433,447,959	0.9	448,782,868	3.5	475,243,519	5.9	624,785,705	31.5
TOTAL EQUITY		918,297,262	926,977,963	0.9	957,822,942	3.3	994,165,114	3.8	1,059,863,240	6.6
TOTAL LIABILITIES, SHARES, & EQUITY		7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,317,265,100	5.7
<u>INCOME & EXPENSE</u>										
Loan Income*		383,793,822	393,733,340	2.6	391,307,810	-0.6	376,309,592	-3.8	355,727,111	-5.5
Investment Income*		86,246,010	70,785,344	-17.9	59,379,058	-16.1	58,229,825	-1.9	54,766,364	-5.9
Other Income*		137,556,678	147,497,974	7.2	167,126,892	13.3	182,756,981	9.4	194,812,053	6.6
Total Employee Compensation & Benefits*		153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669	5.4	186,461,248	4.8
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ²		N/A	N/A		41,593,631		20,830,835	-49.9	20,731,388	-0.5
Total Other Operating Expenses*		171,062,772	180,904,138	5.8	178,110,073	-1.5	185,636,132	4.2	191,278,426	3.0
Non-operating Income & (Expense)*		2,458,517	-4,877,940	-298.4	-11,440,130	-134.5	-1,956,406	82.9	-904,398	53.8
NCUSIF Stabilization Income*		N/A	N/A		41,778,993		0	-100.0	0	N/A
Provision for Loan/Lease Losses*		40,655,506	57,795,884	42.2	79,654,042	37.8	65,583,122	-17.7	50,827,171	-22.5
Cost of Funds*		220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	99,008,581	-20.5
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM¹		N/A	N/A		65,836,869		61,724,147	-6.2	76,825,704	24.5
Net Income (Loss)*		23,804,752	11,446,607	-51.9	24,243,238	111.8	40,893,312	68.7	56,094,316	37.2
TOTAL CU's		139	136	-2.2	130	-4.4	126	-3.1	124	-1.6

* Income/Expense items are year-to-date while the related %change ratios are annualized.

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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.

		Ratio Analysis								
Return to cover		For Charter : N/A								
03/08/2012		Count of CU : 124								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group :			N/A	<u>Dec-2010</u>		<u>Dec-2011</u>		
		Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Dec-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY										
Net Worth/Total Assets		11.58	10.96	10.08	10.23	N/A	N/A	10.23	N/A	N/A
Net Worth/Total Assets-Including Optional Total Assets Election (if used)		11.58	10.97	10.09	10.25	N/A	N/A	10.24	N/A	N/A
Total Delinquent Loans / Net Worth		5.27	6.86	8.88	7.95	N/A	N/A	7.45	N/A	N/A
Solvency Evaluation (Estimated)		113.90	112.96	112.06	111.88	N/A	N/A	112.01	N/A	N/A
Classified Assets (Estimated) / Net Worth		4.83	5.74	7.02	7.00	N/A	N/A	6.41	N/A	N/A
ASSET QUALITY										
Delinquent Loans / Total Loans		0.86	1.08	1.40	1.31	N/A	N/A	1.28	N/A	N/A
* Net Charge-Offs / Average Loans		0.65	0.82	1.08	1.04	N/A	N/A	0.87	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.		101.72	100.76	86.70	101.35	N/A	N/A	101.24	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS		0.29	0.73	0.73	0.38	N/A	N/A	1.29	N/A	N/A
Delinquent Loans / Assets		0.61	0.75	0.90	0.81	N/A	N/A	0.76	N/A	N/A
EARNINGS										
* Return On Average Assets		0.30	0.14	0.27	0.42	N/A	N/A	0.56	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²		N/A	N/A	0.27	0.64	N/A	N/A	0.77	N/A	N/A
* Gross Income/Average Assets		7.71	7.42	6.85	6.41	N/A	N/A	6.03	N/A	N/A
* Yield on Average Loans		6.84	6.78	6.50	6.21	N/A	N/A	5.84	N/A	N/A
* Yield on Average Investments		4.79	3.63	2.38	1.91	N/A	N/A	1.61	N/A	N/A
* Fee & Other Op.Income / Avg. Assets		1.75	1.79	1.85	1.90	N/A	N/A	1.94	N/A	N/A
* Cost of Funds / Avg. Assets		2.80	2.37	1.73	1.29	N/A	N/A	0.99	N/A	N/A
* Net Margin / Avg. Assets		4.91	5.06	5.12	5.11	N/A	N/A	5.04	N/A	N/A
* Operating Exp./ Avg. Assets		4.13	4.16	4.31	3.99	N/A	N/A	3.97	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets		0.52	0.70	0.88	0.68	N/A	N/A	0.51	N/A	N/A
* Net Interest Margin/Avg. Assets		3.17	3.27	3.27	3.22	N/A	N/A	3.10	N/A	N/A
Operating Exp./Gross Income		53.48	56.00	62.88	62.27	N/A	N/A	65.83	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹		3.20	3.44	3.16	3.11	N/A	N/A	3.04	N/A	N/A
* Net Operating Exp. /Avg. Assets		2.91	2.96	3.15	2.86	N/A	N/A	2.85	N/A	N/A
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets		27.18	29.37	30.31	31.94	N/A	N/A	32.06	N/A	N/A
Reg. Shares / Total Shares & Borrowings		25.12	24.39	23.72	25.05	N/A	N/A	26.22	N/A	N/A
Total Loans / Total Shares		85.67	83.34	76.50	72.20	N/A	N/A	69.47	N/A	N/A
Total Loans / Total Assets		71.06	69.94	63.89	61.94	N/A	N/A	59.43	N/A	N/A
Cash + Short-Term Investments / Assets		14.91	13.71	15.51	14.19	N/A	N/A	14.21	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets		92.84	93.49	94.22	94.02	N/A	N/A	93.79	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs		37.65	37.05	37.47	39.19	N/A	N/A	41.22	N/A	N/A
Borrowings / Total Shares & Net Worth		4.68	4.39	5.89	3.21	N/A	N/A	3.11	N/A	N/A
PRODUCTIVITY										
Members / Potential Members		4.68	4.45	4.80	4.44	N/A	N/A	4.39	N/A	N/A
Borrowers / Members		48.30	47.63	47.54	46.16	N/A	N/A	46.57	N/A	N/A
Members / Full-Time Employees		376.43	378.54	383.16	374.98	N/A	N/A	373.78	N/A	N/A
Avg. Shares Per Member		\$5,596	\$5,930	\$6,434	\$6,802	N/A	N/A	\$7,057	N/A	N/A
Avg. Loan Balance		\$9,926	\$10,376	\$10,353	\$10,640	N/A	N/A	\$10,527	N/A	N/A
* Salary And Benefits / Full-Time Empl.		\$49,072	\$50,778	\$52,381	\$54,205	N/A	N/A	\$55,718	N/A	N/A
OTHER RATIOS										
* Net Worth Growth		1.09	1.36	2.59	4.15	N/A	N/A	5.76	N/A	N/A
* Market (Share) Growth		2.13	8.32	11.02	5.38	N/A	N/A	5.45	N/A	N/A
* Loan Growth		1.81	5.36	1.92	-0.55	N/A	N/A	1.46	N/A	N/A
* Asset Growth		2.21	7.06	11.57	2.58	N/A	N/A	5.74	N/A	N/A
* Investment Growth		3.75	12.81	40.59	9.24	N/A	N/A	13.46	N/A	N/A
* Membership Growth		-0.27	2.21	2.33	-0.33	N/A	N/A	1.64	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									2. Ratios	

		Supplemental Ratio Analysis				
Return to cover		For Charter :	N/A			
03/08/2012		Count of CU :	124			
CU Name: N/A		Asset Range :	N/A			
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State			
		Count of CU in Peer Group :	N/A			
		Dec-2007	Dec-2008	Dec-2009	Dec-2010	Dec-2011
OTHER DELINQUENCY RATIOS						
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.40	1.86	2.06	1.53	1.19
All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.32	1.38	1.47	1.15	1.24
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE		N/A	N/A	N/A	7.97	6.51
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		1.28	1.35	1.41	1.24	1.13
Participation Loans Delinquent > 2 Mo / Total Participation Loans		4.66	1.68	0.54	0.48	1.14
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm		1.67	2.25	3.67	3.30	1.34
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm		0.19	0.61	1.92	2.18	0.61
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE		N/A	N/A	N/A	0.00	4.04
Allowance for Loan & Lease Losses to Delinquent Loans		91.75	83.71	79.05	88.05	85.97
REAL ESTATE LOAN DELINQUENCY						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		0.30	0.63	1.60	1.87	1.82
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years		0.03	0.84	1.14	1.28	0.89
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.44	0.91	1.04	1.36	1.55
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.33	0.37	0.64	0.59	0.53
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans		0.00	1.17	1.25	4.78	4.24
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE		N/A	16.94	16.63	13.71	12.40
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans		N/A	0.00	49.61	11.03	15.95
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans		1.30	2.07	3.16	3.22	3.18
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans		0.27	0.67	1.25	1.44	1.34
MISCELLANEOUS LOAN LOSS RATIOS						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		19.45	21.92	22.33	25.72	28.64
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		2.12	3.05	4.70	4.23	3.15
* Net Charge Offs - All Other Loans / Avg All Other Loans		0.95	1.19	1.37	1.26	0.99
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.09	0.14	0.33	0.41	0.46
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.02	0.05	0.10	0.22	0.27
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans		0.21	0.31	0.80	0.80	0.89
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans		N/A	0.00	0.00	0.00	0.72
* Net Charge Offs - Leases Receivable / Avg Leases Receivable		0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		1.05	1.27	1.10	1.24	1.16
* Net Charge Offs - Participation Loans / Avg Participation Loans		3.13	1.49	1.32	1.15	0.97
* Net Charge Offs - Member Business Loans / Avg Member Business Loans		0.01	0.44	0.97	1.20	0.42
SPECIALIZED LENDING RATIOS						
Indirect Loans Outstanding / Total Loans		18.32	18.24	19.32	17.22	17.04
Participation Loans Outstanding / Total Loans		0.97	1.19	1.87	2.44	2.86
Participation Loans Purchased YTD / Total Loans Granted YTD		0.78	1.64	2.28	2.54	3.13
* Participation Loans Sold YTD / Total Assets		0.06	0.05	0.08	0.10	0.08
Total Business Loans (NMLBL) Less Unfunded Commitments / Total Assets		0.92	1.47	1.87	2.55	2.83
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		0.01	0.06	0.00	0.96	0.01
REAL ESTATE LENDING RATIOS						
Total Fixed Rate Real Estate / Total Assets		18.71	19.96	18.16	17.50	16.27
Total Fixed Rate Real Estate / Total Loans		26.33	28.54	28.43	28.26	27.38
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		23.05	25.82	40.14	38.67	32.56
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD		28.46	23.89	65.31	65.26	65.09
Interest Only & Payment Option First Mortgages / Total Assets		0.35	0.45	0.35	0.30	0.23
Interest Only & Payment Option First Mortgages / Net Worth		3.06	4.09	3.51	2.92	2.29
MISCELLANEOUS RATIOS						
Mortgage Servicing Rights / Net Worth		0.30	0.26	0.70	0.93	1.15
Unused Commitments / Cash & ST Investments		127.21	135.53	106.43	114.70	110.85
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)						
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
# Means the number is too large to display in the cell						
						3. SuppRatios

		Assets									
		For Charter : N/A									
03/08/2012		Count of CU : 124									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
		Count of CU in Peer Group : N/A									
		Dec-2007		Dec-2008		% Chg		Dec-2009		% Chg	
ASSETS											
CASH:											
Cash On Hand		84,465,543		96,221,551		13.9		91,152,393		-5.3	
Cash On Deposit		425,088,069		557,372,210		31.1		638,156,448		14.5	
Cash Equivalents		83,754,141		27,726,182		-66.9		10,788,848		-61.1	
TOTAL CASH & EQUIVALENTS		593,307,753		681,319,943		14.8		740,097,689		8.6	
INVESTMENTS:											
Trading Securities		17,934,500		14,406,697		-19.7		16,134,503		12.0	
Available for Sale Securities		493,696,819		682,462,804		38.2		975,820,283		43.0	
Held-to-Maturity Securities		105,508,692		55,798,701		-47.1		219,355,164		293.1	
Deposits in Commercial Banks, S&Ls, Savings Banks		137,952,560		265,056,977		92.1		461,309,671		74.0	
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²		12,597,871		19,076,946		51.4		25,119,954		31.7	
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		41,504,765		39,138,332		-5.7		26,097,256		-33.3	
All Other Investments in Corporate Cus		481,078,422		366,681,887		-23.8		428,834,821		17.0	
All Other Investments ²		36,007,241		42,494,083		18.0		108,876,163		156.2	
TOTAL INVESTMENTS		1,326,280,870		1,485,116,427		12.0		2,261,547,815		52.3	
LOANS HELD FOR SALE		3,618,512		5,592,861		54.6		13,802,003		146.8	
LOANS AND LEASES:											
Unsecured Credit Card Loans		347,910,794		351,632,318		1.1		367,333,861		4.5	
All Other Unsecured Loans/Lines of Credit		209,553,233		202,008,845		-3.6		197,193,732		-2.4	
Short-Term, Small Amount Loans (STS) (FCUs only)		N/A		N/A				N/A		0	
Non-Federally Guaranteed Student Loans		N/A		N/A				N/A		N/A	
New Vehicle Loans		947,415,366		879,488,765		-7.2		858,881,063		-2.3	
Used Vehicle Loans		1,399,738,421		1,467,352,540		4.8		1,559,490,909		6.3	
1st Mortgage Real Estate Loans/Lines of Credit		1,640,608,353		1,865,240,728		13.7		1,878,207,787		0.7	
Other Real Estate Loans/Lines of Credit		871,345,415		921,813,183		5.8		931,541,550		1.1	
Leases Receivable		0		0		N/A		0		N/A	
Total All Other Loans/Lines of Credit		242,720,799		275,225,446		13.4		284,614,140		3.4	
TOTAL LOANS		5,659,292,381		5,962,761,825		5.4		6,077,263,042		1.9	
(ALLOWANCE FOR LOAN & LEASE LOSSES)		(44,566,862)		(53,690,697)		20.5		(67,328,068)		25.4	
Foreclosed Real Estate		4,813,918		8,668,380		80.1		11,493,976		32.6	
Repossessed Autos		3,629,304		3,407,226		-6.1		2,488,369		-27.0	
Foreclosed and Repossessed Other Assets		485,943		467,912		-3.7		357,348		-23.6	
TOTAL FORECLOSED and REPOSESSION ASSETS¹		8,929,165		12,543,518		40.5		14,339,693		14.3	
Land and Building		201,703,529		219,287,728		8.7		224,794,382		2.5	
Other Fixed Assets		44,169,602		43,828,783		-0.8		39,797,072		-9.2	
NCUA Share Insurance Capitalization Deposit		60,768,301		53,167,921		-12.5		74,545,733		40.2	
Identifiable Intangible Assets		N/A		N/A				276,816		221,683	
Goodwill		N/A		N/A				482,676		1,739,458	
TOTAL INTANGIBLE ASSETS		N/A		N/A				759,492		1,961,141	
Accrued Interest on Loans		20,961,038		22,512,501		7.4		22,828,638		1.4	
Accrued Interest on Investments		14,470,838		10,051,080		-30.5		9,737,518		-3.1	
All Other Assets		74,794,397		83,544,164		11.7		100,041,441		19.7	
TOTAL OTHER ASSETS		110,226,273		116,107,745		5.3		132,607,597		14.2	
TOTAL ASSETS		7,963,729,524		8,526,036,054		7.1		9,512,226,450		11.6	
TOTAL CU's		139		136		-2.2		130		-4.4	
¹ OTHER RE OWNED PRIOR TO 2004											
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS											

		Income Statement									
Return to cover		For Charter : N/A									
03/08/2012		Count of CU : 124									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
		Count of CU in Peer Group : N/A									
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	
* INCOME AND EXPENSE											
INTEREST INCOME:											
Interest on Loans		384,705,991	394,815,944	2.6	392,209,287	-0.7	377,141,426	-3.8	356,314,535	-5.5	
Less Interest Refund		(912,169)	(1,082,604)	18.7	(901,477)	-16.7	(831,834)	-7.7	(587,424)	-29.4	
Income from Investments		85,153,431	74,168,274	-12.9	57,355,758	-22.7	56,654,908	-1.2	54,359,500	-4.1	
Income from Trading		1,092,579	-3,382,930	-409.6	2,023,300	159.8	1,574,917	-22.2	406,864	-74.2	
TOTAL INTEREST INCOME		470,039,832	464,518,684	-1.2	450,686,868	-3.0	434,539,417	-3.6	410,493,475	-5.5	
INTEREST EXPENSE:											
Dividends		156,611,950	132,467,071	-15.4	103,072,062	-22.2	83,343,628	-19.1	63,419,162	-23.9	
Interest on Deposits		48,959,120	43,821,293	-10.5	37,218,593	-15.1	28,271,406	-24.0	23,870,206	-15.6	
Interest on Borrowed Money		15,070,574	18,848,034	25.1	15,464,393	-18.0	12,881,888	-16.7	11,719,213	-9.0	
TOTAL INTEREST EXPENSE		220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	99,008,581	-20.5	
PROVISION FOR LOAN & LEASE LOSSES		40,655,506	57,795,884	42.2	79,654,042	37.8	65,583,122	-17.7	50,827,171	-22.5	
NET INTEREST INCOME AFTER PLL		208,742,682	211,586,402	1.4	215,277,778	1.7	244,459,373	13.6	260,657,723	6.6	
NON-INTEREST INCOME:											
Fee Income		95,973,437	98,991,402	3.1	104,210,787	5.3	108,767,095	4.4	112,894,147	3.8	
Other Operating Income		41,583,241	48,506,572	16.6	62,916,105	29.7	73,989,886	17.6	81,917,906	10.7	
Gain (Loss) on Investments		-236,385	798,417	437.8	-9,791,527	-1,326.4	-417,751	95.7	916,613	319.4	
Gain (Loss) on Disposition of Assets		1,414,813	18,609	-98.7	-1,839,003	-9,982.3	-2,976,896	-61.9	-3,179,927	-6.8	
Gain from Bargain Purchase (Merger)		N/A	N/A		0		0	N/A	0	N/A	
Other Non-Oper Income/(Expense)		1,280,089	-5,694,966	-544.9	190,400	103.3	1,438,241	655.4	1,358,916	-5.5	
NCUSIF Stabilization Income		N/A	N/A		41,778,993		0	-100.0	0	N/A	
TOTAL NON-INTEREST INCOME		140,015,195	142,620,034	1.9	197,465,755	38.5	180,800,575	-8.4	193,907,655	7.2	
NON-INTEREST EXPENSE											
Total Employee Compensation & Benefits		153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669	5.4	186,461,248	4.8	
Travel, Conference Expense		3,665,296	3,588,566	-2.1	2,683,893	-25.2	2,830,792	5.5	3,315,992	17.1	
Office Occupancy		22,324,359	25,195,029	12.9	26,355,318	4.6	27,631,675	4.8	28,580,898	3.4	
Office Operation Expense		67,549,019	70,996,515	5.1	70,595,374	-0.6	72,855,586	3.2	73,758,987	1.2	
Educational and Promotion		16,109,592	17,033,589	5.7	15,629,509	-8.2	15,552,850	-0.5	15,994,590	2.8	
Loan Servicing Expense		22,608,515	20,979,936	-7.2	22,511,996	7.3	24,870,721	10.5	27,097,719	9.0	
Professional, Outside Service		23,032,169	22,539,896	-2.1	22,703,224	0.7	23,119,771	1.8	25,149,914	8.8	
Member Insurance ¹		1,622,142	3,531,872	117.7	1,671,178	-52.7	N/A		N/A		
Member Insurance - NCUSIF Premium ²		N/A	N/A		N/A		11,484,923		5,935,255	-48.3	
Member Insurance - Temporary Corporate CU Stabilization Fund ³		N/A	N/A		41,593,631		9,345,912	-77.5	14,796,133	58.3	
Member Insurance - Other		N/A	N/A		N/A		1,264,699		941,379	-25.6	
Operating Fees		1,389,098	1,388,172	-0.1	1,665,757	20.0	1,447,502	-13.1	1,544,952	6.7	
Misc Operating Expense		12,762,582	15,650,563	22.6	14,293,824	-8.7	16,062,536	12.4	14,893,995	-7.3	
TOTAL NON-INTEREST EXPENSE		324,953,125	342,759,829	5.5	388,500,295	13.3	384,366,636	-1.1	398,471,062	3.7	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴		N/A	N/A		65,836,869		61,724,147	-6.2	76,825,704	24.5	
NET INCOME (LOSS)		23,804,752	11,446,607	-51.9	24,243,238	111.8	40,893,312	68.7	56,094,316	37.2	
RESERVE TRANSFERS:											
Transfer to Regular Reserve		25,683,831	34,369,280	33.8	42,078,794	22.4	35,818,822	-14.9	17,103,569	-52.2	
<i>* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.</i>											
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.

² For December 2010 forward, this account includes only NCUSIF Premium Expense.

		Delinquent Loan Information						
Return to cover		For Charter : N/A						
03/08/2012		Count of CU : 124						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group : N/A						
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES								
1 to < 2 Months Delinquent		91,932,045	109,541,518	19.2	129,489,288	18.2	121,888,564	-5.9
2 to < 6 Months Delinquent		38,121,327	52,113,518	36.7	65,391,016	25.5	59,948,270	-8.3
6 to 12 Months Delinquent		7,934,540	9,734,049	22.7	15,799,858	62.3	14,503,400	-8.2
12 Months & Over Delinquent		2,517,499	2,290,127	-9.0	3,976,475	73.6	4,932,305	24.0
Total Del Loans - All Types (2 or more Mo)		48,573,366	64,137,694	32.0	85,167,349	32.8	79,383,975	-6.8
LOAN DELINQUENCY - BY LOAN TYPE								
Unsecured Credit Card Loans								
1 to < 2 Months Delinquent		6,262,645	7,718,542	23.2	7,383,081	-4.3	6,291,415	-14.8
2 to < 6 Months Delinquent		4,423,580	5,913,159	33.7	6,864,335	16.1	4,899,755	-28.6
6 to 12 Months Delinquent		428,240	601,917	40.6	674,756	12.1	665,101	-1.4
12 Months & Over Delinquent		36,017	42,830	18.9	39,845	-7.0	46,197	15.9
Total Del Credit Card Lns (2 or more Mo)		4,887,837	6,557,906	34.2	7,578,936	15.6	5,611,053	-26.0
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.40	1.86	32.7	2.06	10.6	1.53	-25.9
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years								
1 to < 2 Months Delinquent		18,841,138	22,941,616	21.8	34,580,246	50.7	34,014,175	-1.6
2 to < 6 Months Delinquent		2,857,714	6,588,898	130.6	16,472,513	150.0	19,522,857	18.5
6 to 12 Months Delinquent		478,526	962,599	101.2	3,530,461	266.8	4,004,209	13.4
12 Months & Over Delinquent		0	414,499	N/A	1,019,536	146.0	2,192,305	115.0
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.30	0.63	106.1	1.60	155.0	1.87	17.3
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years								
1 to < 2 Months Delinquent		1,265,884	8,723,397	589.1	9,936,551	13.9	8,605,605	-13.4
2 to < 6 Months Delinquent		181,316	4,465,502	2,362.8	4,460,871	-0.1	5,301,356	18.8
6 to 12 Months Delinquent		0	535,112	N/A	1,532,463	186.4	2,141,972	39.8
12 Months & Over Delinquent		0	0	N/A	421,387	N/A	691,112	64.0
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		181,316	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.03	0.84	2,423.0	1.14	35.5	1.28	12.4
Other Real Estate Fixed Rate/Hybrid/Balloon								
1 to < 2 Months Delinquent		3,406,482	4,103,810	20.5	4,972,124	21.2	5,256,849	5.7
2 to < 6 Months Delinquent		1,177,035	3,088,528	162.4	2,657,713	-13.9	2,986,926	12.4
6 to 12 Months Delinquent		341,130	672,346	97.1	844,964	25.7	1,030,115	21.9
12 Months & Over Delinquent		16,644	170,145	922.3	767,874	351.3	536,868	-30.1
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.44	0.91	105.5	1.04	13.6	1.36	31.0
Other Real Estate Adjustable Rate								
1 to < 2 Months Delinquent		2,478,516	3,258,342	31.5	4,125,150	26.6	3,643,485	-11.7
2 to < 6 Months Delinquent		1,166,988	1,520,501	30.3	2,301,310	51.4	2,357,804	2.5
6 to 12 Months Delinquent		400,372	203,517	-49.2	679,087	233.7	644,307	-5.1
12 Months & Over Delinquent		158,877	104,791	-34.0	369,653	252.8	215,496	-41.7
Total Del Other RE Adj Rate Lns (2 or more Mo)		1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.33	0.37	13.4	0.64	73.2	0.59	-8.8
Leases Receivable								
1 to < 2 Months Delinquent		0	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent		0	0	N/A	0	N/A	0	N/A
6 to 12 Months Delinquent		0	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent		0	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)		0	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.00	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans								
1 to < 2 Months Delinquent		59,677,380	62,795,811	5.2	68,492,136	9.1	64,077,035	-6.4
2 to < 6 Months Delinquent		28,314,694	30,536,930	7.8	32,634,274	6.9	24,879,572	-23.8
6 to 12 Months Delinquent		6,286,272	6,758,558	7.5	8,538,127	26.3	6,017,696	-29.5
12 Months & Over Delinquent		2,305,961	1,557,862	-32.4	1,358,180	-12.8	1,250,327	-7.9
Total Del All Other Lns (2 or more Mo)		36,906,927	38,853,350	5.3	42,530,581	9.5	32,147,595	-24.4
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.32	1.38	4.4	1.47	6.6	1.15	-21.4
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		Loan Losses & Bankruptcy Information, and Loan Modifications											
Return to cover		For Charter : N/A											
03/08/2012		Count of CU : 124											
CU Name: N/A		Asset Range : N/A											
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit											
		Count of CU in Peer Group : N/A											
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg					
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)													
* Total Loans Charged Off		44,025,259	55,752,840	26.6	72,869,959	30.7	71,259,269	-2.2					
* Total Loans Recovered		7,797,152	7,844,242	0.6	7,633,683	-2.7	8,336,887	9.2					
* NET CHARGE OFFS (\$\$)		36,228,107	47,908,598	32.2	65,236,276	36.2	62,922,382	-3.5					
**%Net Charge-Offs / Average Loans		0.65	0.82	27.6	1.08	31.4	1.04	-4.2					
Total Del Loans & *Net Charge-Offs		84,801,473	112,046,292	32.1	150,403,625	34.2	142,306,357	-5.4					
Combined Delinquency and Net Charge Off Ratio		1.50	1.90	26.3	2.49	30.8	2.35	-5.4					
2.15													
LOAN LOSS SUMMARY BY LOAN TYPE													
* Unsecured Credit Card Lns Charged Off		8,451,552	12,143,335	43.7	18,087,409	48.9	17,011,137	-6.0					
* Unsecured Credit Card Lns Recovered		1,372,049	1,481,205	8.0	1,189,971	-19.7	1,465,624	23.2					
* NET UNSECURED CREDIT CARD C/Os		7,079,503	10,662,130	50.6	16,897,438	58.5	15,545,513	-8.0					
**Net Charge Offs - Credit Cards / Avg Credit Card Loans		2.12	3.05	43.7	4.70	54.2	4.23	-9.9					
* All Other Loans Charged Off		32,806,672	39,758,244	21.2	45,235,931	13.8	42,139,332	-6.8					
* All Other Loans Recovered		5,753,026	6,177,350	7.4	6,137,271	-0.6	6,384,320	4.0					
* NET ALL OTHER LOAN C/Os		27,053,646	33,580,894	24.1	39,098,660	16.4	35,755,012	-8.6					
** Net Charge Offs - All Other Loans / Avg All Other Loans		0.95	1.19	25.1	1.37	14.4	1.26	-8.0					
* Total 1st Mortgage RE Loan/LOCs Charged Off		825,538	911,111	10.4	1,888,105	107.2	4,396,725	132.9					
* Total 1st Mortgage RE Loans/LOCs Recovered		505,399	8,693	-98.3	34,082	292.1	59,676	75.1					
* NET 1st MORTGAGE RE LOANS/LOCs C/Os		320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9					
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs		0.02	0.05	156.3	0.10	92.4	0.22	125.4					
* Total Other RE Loans/LOCs Charged Off		1,941,497	2,940,150	51.4	7,658,514	160.5	7,712,075	0.7					
* Total Other RE Loans/LOCs Recovered		166,678	176,994	6.2	272,359	53.9	427,267	56.9					
* NET OTHER RE LOANS/LOCs C/Os		1,774,819	2,763,156	55.7	7,386,155	167.3	7,284,808	-1.4					
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs		0.21	0.31	47.3	0.80	158.6	0.80	0.8					
* Total Real Estate Loans Charged Off		2,767,035	3,851,261	39.2	9,546,619	147.9	12,108,800	26.8					
* Total Real Estate Lns Recovered		672,077	185,687	-72.4	306,441	65.0	486,943	58.9					
* NET Total Real Estate Loan C/Os		2,094,958	3,665,574	75.0	9,240,178	152.1	11,621,857	25.8					
** Net Charge Offs - Total RE Loans / Avg Total RE Loans		0.09	0.14	61.3	0.33	138.7	0.41	23.5					
*Total Modified 1st & Other Real Estate Lns Charged Off		N/A	0		68,856	N/A	543,936	690.0					
*Total Modified 1st and Other Real Estate Lns Recovered		N/A	0		0	N/A	0	N/A					
*NET Modified Real Estate C/Os		N/A	0		68,856	N/A	543,936	690.0					
** Net Charge Offs - Total Modified RE Loans / Avg Total Modified RE Loans		N/A	N/A		0.27		0.99	262.7					
* Total Leases Receivable Charged Off		0	0	N/A	0	N/A	0	N/A					
* Total Leases Receivable Recovered		0	0	N/A	0	N/A	0	N/A					
* NET LEASES RECEIVABLE C/Os		0	0	N/A	0	N/A	0	N/A					
**Net Charge Offs - Leases Receivable / Avg Leases Receivable		0.00	0.00	N/A	0.00	N/A	0.00	N/A					
BANKRUPTCY SUMMARY													
Number of Members Who Filed Chapter 7 YTD		1,680	2,434	44.9	3,738	53.6	4,110	10.0					
Number of Members Who Filed Chapter 13 YTD		1,039	1,738	67.3	1,987	14.3	2,502	25.9					
Number of Members Who Filed Chapter 11 or Chapter 12 YTD		1	1	0.0	1	0.0	3	200.0					
Total Number of Members Bankrupt		2,720	4,173	53.4	5,726	37.2	6,615	15.5					
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)		28,827,303	44,898,511	55.7	66,200,303	47.4	71,493,701	8.0					
* All Loans Charged Off due to Bankruptcy YTD		8,563,400	12,218,723	42.7	16,268,860	33.1	18,329,342	12.7					
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		19.45	21.92	12.7	22.33	1.9	25.72	15.2					
28.64													
REAL ESTATE FORECLOSURE SUMMARY													
Real Estate Loans Foreclosed YTD		N/A	N/A		N/A		N/A	25,459,686					
Number of Real Estate Loans Foreclosed YTD		N/A	N/A		N/A		N/A	169					
LOAN MODIFICATIONS OUTSTANDING													
Modified First Mortgage RE Loans		N/A	5,844,150		40,564,003	594.1	57,463,013	41.7					
Modified Other RE Loans		N/A	423,570		3,707,298	775.3	8,344,917	125.1					
Total Modified First and Other RE Loans		N/A	6,267,720		44,271,301	606.3	65,807,930	48.6					
Modified RE Loans Also Reported as Business Loans		N/A	0		2,655,818	N/A	4,179,197	57.4					
Modified Consumer Loans (Not Secured by RE)		N/A	N/A		N/A		33,313,198	30,844,846					
Modified Business Loans (Not Secured by RE)		N/A	N/A		N/A		0	1,421,313					
TOTAL Modified First RE, Other RE, Consumer, and Business Loans		N/A	N/A		N/A		99,121,128	110,302,703					
Total Modified Loans to Total Loans		N/A	0.11		0.73	593.0	1.64	125.1					
Total Modified Loans to Net Worth		N/A	0.67		4.62	588.5	9.93	115.0					
10.44													
# Means the number is too large to display in the cell													
<i>*Amounts are year-to-date while the related %change ratios are annualized.</i>													
<i>** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)</i>													
8. Loan Losses & Bankruptcy Information, and Loan Modifications													

		Indirect and Participation Lending								
		For Charter : N/A								
		Count of CU : 124								
		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement		639,876,146	700,476,136	9.5	668,444,014	-4.6	550,583,452	-17.6	599,896,615	9.0
Indirect Loans - Outsourced Lending Relationship		396,860,957	387,062,040	-2.5	505,613,075	30.6	490,060,966	-3.1	445,246,972	-9.1
Total Outstanding Indirect Loans		1,036,737,103	1,087,538,176	4.9	1,174,057,089	8.0	1,040,644,418	-11.4	1,045,143,587	0.4
%Indirect Loans Outstanding / Total Loans		18.32	18.24	-0.4	19.32	5.9	17.22	-10.9	17.04	-1.0
DELINQUENCY - INDIRECT LENDING										
1 to < 2 Months Delinquent		23,373,585	26,565,230	13.7	34,044,274	28.2	33,378,562	-2.0	35,221,522	5.5
2 to < 6 Months Delinquent		11,000,985	12,046,363	9.5	13,110,601	8.8	9,925,852	-24.3	10,116,610	1.9
6 to 12 Months Delinquent		1,740,217	2,304,136	32.4	3,160,767	37.2	2,746,955	-13.1	1,571,644	-42.8
12 Months & Over Delinquent		516,328	375,037	-27.4	289,925	-22.7	209,611	-27.7	124,930	-40.4
Total Del Indirect Lns (2 or more Mo)		13,257,530	14,725,536	11.1	16,561,293	12.5	12,882,418	-22.2	11,813,184	-8.3
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		1.28	1.35	5.9	1.41	4.2	1.24	-12.2	1.13	-8.7
LOAN LOSSES - INDIRECT LENDING										
* Indirect Loans Charged Off		13,049,602	15,391,658	17.9	14,105,564	-8.4	15,373,313	9.0	13,682,193	-11.0
* Indirect Loans Recovered		2,051,315	1,878,214	-8.4	1,706,776	-9.1	1,681,363	-1.5	1,622,895	-3.5
* NET INDIRECT LOAN C/Os		10,998,287	13,513,444	22.9	12,398,788	-8.2	13,691,950	10.4	12,059,298	-11.9
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans		1.05	1.27	21.3	1.10	-13.8	1.24	12.8	1.16	-6.5
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):										
Consumer		N/A	N/A		12,936,471		14,126,337	9.2	6,642,714	-53.0
Non-Federally Guaranteed Student Loans		N/A	N/A		N/A		N/A		15,234,252	
Real Estate		N/A	N/A		22,411,030		18,459,571	-17.6	15,178,652	-17.8
Member Business Loans (excluding C&D)		N/A	N/A		6,858,706		14,569,410	112.4	10,624,395	-27.1
Non-Member Business Loans (excluding C&D)		N/A	N/A		5,510,129		20,762,048	276.8	34,339,440	65.4
Commercial Construction & Development		N/A	N/A		0		83,412	N/A	248,059	197.4
Loan Pools		N/A	N/A		65,749,360		79,767,019	21.3	93,227,119	16.9
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)		54,923,233	71,100,039	29.5	113,465,696	59.6	147,767,797	30.2	175,494,631	18.8
%Participation Loans Outstanding / Total Loans		0.97	1.19	22.9	1.87	56.6	2.44	30.9	2.86	17.1
* Participation Loans Purchased YTD		17,406,056	38,506,117	121.2	65,605,605	70.4	70,051,630	6.8	88,487,929	26.3
%Participation Loans Purchased YTD / Total Loans Granted YTD		0.78	1.64	110.4	2.28	38.5	2.54	11.4	3.13	23.3
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)		N/A	N/A		17,204,692		24,956,487	45.1	26,675,817	6.9
Participation Loan Interests - Amount Retained (Outstanding)		N/A	N/A		7,657,368		13,297,782	73.7	15,710,750	18.1
* Participation Loans Sold YTD		4,416,558	4,513,450	2.2	8,013,833	77.6	9,934,445	24.0	7,813,957	-21.3
** %Participation Loans Sold YTD / Total Assets		0.06	0.05	-4.5	0.08	59.1	0.10	20.9	0.08	-25.6
WHOLE LOANS PURCHASED AND SOLD:										
*Loans Purchased in Full from Other Financial Institutions YTD		210,700	1,391,225	560.3	0	-100.0	26,391,918	N/A	384,879	-98.5
*Loans Purchased in Full from Other Sources YTD		N/A	N/A		N/A		N/A		0	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD		0.01	0.06	528.0	0.00	-100.0	0.96	N/A	0.01	-98.6
*Loans, Excluding RE, Sold in Full YTD		0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING										
1 to < 2 Months Delinquent		1,022,532	895,332	-12.4	1,221,925	36.5	1,066,682	-12.7	1,092,540	2.4
2 to < 6 Months Delinquent		1,058,798	571,529	-46.0	493,180	-13.7	666,483	35.1	1,934,196	190.2
6 to 12 Months Delinquent		575,106	225,495	-60.8	103,761	-54.0	30,431	-70.7	54,007	77.5
12 Months & Over Delinquent		925,036	398,826	-56.9	19,038	-95.2	9,988	-47.5	9,486	-5.0
Total Del Participation Lns (2 or more Mo)		2,558,940	1,195,850	-53.3	615,979	-48.5	706,902	14.8	1,997,689	182.6
%Participation Loans Delinquent > 2 Mo / Total Participation Loans		4.66	1.68	-63.9	0.54	-67.7	0.48	-11.9	1.14	137.9
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off		2,272,931	1,367,639	-39.8	1,495,678	9.4	1,790,382	19.7	1,828,255	2.1
* Participation Loans Recovered		267,446	426,811	59.6	273,348	-36.0	290,360	6.2	265,406	-8.6
* NET PARTICIPATION LOAN C/Os		2,005,485	940,828	-53.1	1,222,330	29.9	1,500,022	22.7	1,562,849	4.2
**%Net Charge Offs - Participation Loans / Avg Participation Loans		3.13	1.49	-52.3	1.32	-11.3	1.15	-13.3	0.97	-15.8
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
# Means the number is too large to display in the cell										
										9. IndirectAndParticipationLns

		Real Estate Loan Information 1									
Return to cover		For Charter : N/A									
03/08/2012		Count of CU : 124									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
		Count of CU in Peer Group : N/A									
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	
REAL ESTATE LOANS OUTSTANDING:											
First Mortgages											
Fixed Rate > 15 years		728,616,246	876,778,932	20.3	915,352,026	4.4	890,532,453	-2.7	835,009,209	-6.2	
Fixed Rate 15 years or less		325,056,367	344,451,911	6.0	354,062,465	2.8	428,073,256	20.9	471,395,037	10.1	
Other Fixed Rate		1,223,128	1,793,861	46.7	8,633,472	381.3	15,720,652	82.1	18,919,156	20.3	
Total Fixed Rate First Mortgages		1,054,895,741	1,223,024,704	15.9	1,278,047,963	4.5	1,334,326,361	4.4	1,325,323,402	-0.7	
Balloon/Hybrid > 5 years		42,286,364	48,192,417	14.0	37,772,245	-21.6	38,194,964	1.1	45,107,832	18.1	
Balloon/Hybrid 5 years or less		357,126,092	476,232,842	33.4	437,306,584	-8.2	492,494,748	12.6	499,279,384	1.4	
Total Balloon/Hybrid First Mortgages		399,412,456	524,425,259	31.3	475,078,829	-9.4	530,689,712	11.7	544,387,216	2.6	
Adjustable Rate First Mtgs 1 year or less		51,714,964	60,696,640	17.4	47,390,609	-21.9	60,928,246	28.6	63,234,102	3.8	
Adjustable Rate First Mtgs >1 year		134,585,192	57,094,125	-57.6	77,690,386	36.1	81,041,310	4.3	83,192,246	2.7	
Total Adjustable First Mortgages		186,300,156	117,790,765	-36.8	125,080,995	6.2	141,969,556	13.5	146,426,348	3.1	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING		1,640,608,353	1,865,240,728	13.7	1,878,207,787	0.7	2,006,985,629	6.9	2,016,136,966	0.5	
Other Real Estate Loans											
Closed End Fixed Rate		309,007,095	390,939,815	26.5	379,013,798	-3.1	306,648,425	-19.1	281,120,935	-8.3	
Closed End Adjustable Rate		2,909,100	9,137,683	214.1	9,889,243	8.2	10,654,249	7.7	5,438,055	-49.0	
Open End Adjustable Rate (HELOC)		475,379,557	482,009,024	1.4	509,653,731	5.7	536,202,539	5.2	539,070,878	0.5	
Open End Fixed Rate		84,049,663	39,726,661	-52.7	32,984,778	-17.0	28,660,980	-13.1	27,497,285	-4.1	
TOTAL OTHER REAL ESTATE OUTSTANDING		871,345,415	921,813,183	5.8	931,541,550	1.1	882,166,193	-5.3	853,127,153	-3.3	
TOTAL RE (FIRST AND OTHER) OUTSTANDING		2,511,953,768	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	2,869,264,119	-0.7	
RE LOAN SUMMARY (FIX, ADJ):											
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)		1,097,182,105	1,271,217,121	15.9	1,315,820,208	3.5	1,372,521,325	4.3	1,370,431,234	-0.2	
Other RE Fixed Rate		393,056,758	430,666,476	9.6	411,998,576	-4.3	335,309,405	-18.6	308,618,220	-8.0	
Total Fixed Rate RE Outstanding		1,490,238,863	1,701,883,597	14.2	1,727,818,784	1.5	1,707,830,730	-1.2	1,679,049,454	-1.7	
%(Total Fixed Rate RE/Total Assets)		18.71	19.96	6.7	18.16	-9.0	17.50	-3.6	16.27	-7.0	
%(Total Fixed Rate RE/Total Loans)		26.33	28.54	8.4	28.43	-0.4	28.26	-0.6	27.38	-3.1	
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)		543,426,248	594,023,607	9.3	562,387,579	-5.3	634,464,304	12.8	645,705,732	1.8	
Other RE Adj Rate		478,288,657	491,146,707	2.7	519,542,974	5.8	546,856,788	5.3	544,508,933	-0.4	
Total Adj Rate RE Outstanding		1,021,714,905	1,085,170,314	6.2	1,081,930,553	-0.3	1,181,321,092	9.2	1,190,214,665	0.8	
MISCELLANEOUS RE INFORMATION:											
Outstanding Interest Only & Payment Option First Mtg Loans		28,226,639	38,270,520	35.6	33,638,635	-12.1	29,151,415	-13.3	24,221,428	-16.9	
%(Interest Only & Payment Option First Mtg / Total Assets)		0.35	0.45	26.6	0.35	-21.2	0.30	-15.5	0.23	-21.4	
%(Interest Only & Payment Option First Mtg / Net Worth)		3.06	4.09	33.8	3.51	-14.3	2.92	-16.8	2.29	-21.4	
Outstanding Interest Only & Payment Option Other RE / LOCs Loans		N/A	N/A		16,115,812		15,511,523	-3.7	10,586,368	-31.8	
Outstanding Residential Construction (Excluding Business Purpose Loans)		15,922,844	16,650,145	4.6	7,986,638	-52.0	2,837,821	-64.5	2,146,326	-24.4	
Allowance for Loan Losses on all RE Loans		2,702,507	6,571,141	143.1	9,085,368	38.3	14,571,509	60.4	14,965,382	2.7	
* REAL ESTATE LOANS - AMOUNT GRANTED:											
* First Mortgages											
* Fixed Rate > 15 years		263,910,463	330,942,555	25.4	719,039,640	117.3	616,301,437	-14.3	486,164,757	-21.1	
* Fixed Rate 15 years or less		68,516,941	116,047,901	69.4	327,038,385	181.8	383,503,700	17.3	370,334,699	-3.4	
* Other Fixed Rate		705,746	906,591	28.5	6,568,486	624.5	7,059,019	7.5	5,077,459	-28.1	
* Total Fixed Rate First Mortgages		333,133,150	447,897,047	34.4	1,052,646,511	135.0	1,006,864,156	-4.3	861,576,915	-14.4	
* Balloon/Hybrid > 5 years		12,143,436	10,472,115	-13.8	11,631,771	11.1	6,760,724	-41.9	13,079,059	93.5	
* Balloon/Hybrid 5 years or less		116,811,617	136,384,143	16.8	103,945,738	-23.8	89,974,088	-13.4	106,444,170	18.3	
* Total Balloon/Hybrid First Mortgages		128,955,053	146,856,258	13.9	115,577,509	-21.3	96,734,812	-16.3	119,523,229	23.6	
* Adjustable Rate First Mtgs 1 year or less		11,029,008	21,994,066	99.4	10,186,921	-53.7	22,100,740	117.0	16,893,389	-23.6	

		Real Estate Loan Information 2							
Return to cover		For Charter : N/A							
03/08/2012		Count of CU : 124							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
				Dec-2007		Dec-2008		% Chg	
						Dec-2009		% Chg	
								Dec-2010	
								% Chg	
								Dec-2011	
								% Chg	
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate		117,895,507		132,550,595		12.4		86,869,905	
* Closed End Adjustable Rate		1,236,782		1,111,608		-10.1		2,050,853	
* Open End Adjustable Rate (HELOC)		123,952,740		116,876,918		-5.7		130,551,404	
* Open End Fixed Rate and Other		49,920,413		13,524,904		-72.9		4,985,901	
* TOTAL OTHER REAL ESTATE GRANTED		293,005,442		264,064,025		-9.9		224,458,063	
* TOTAL RE (FIRST AND OTHER) GRANTED		784,666,502		899,427,391		14.6		1,411,592,902	
% (Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		23.05		25.82		12.0		40.14	
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold		139,909,296		151,784,993		8.5		775,263,968	
% (First Mtg RE Loans Sold/ First Mtg RE Loans Granted)		28.46		23.89		-16.0		410.8	
AMT of Mortgage Servicing Rights		2,751,657		2,430,031		-11.7		6,706,113	
Outstanding RE Loans Sold But Serviced		568,081,331		612,050,055		7.7		1,147,815,524	
% (Mortgage Servicing Rights / Net Worth)		0.30		0.26		-12.9		0.70	
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		1,035,560,975		1,135,384,238		9.6		1,082,481,655	
R.E. Lns also Mem. Bus. Lns		62,546,638		96,679,730		54.6		153,542,678	
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)		N/A		N/A		0		0	
Proprietary Reverse Mortgage Products		N/A		N/A		0		0	
Total Reverse Mortgages		N/A		N/A		0		0	
RE LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans		N/A		5,844,150		40,564,003		594.1	
Modified Other RE Loans		N/A		423,570		3,707,298		775.3	
Total Modified First and Other RE Loans		N/A		6,267,720		44,271,301		606.3	
Modified RE Loans Also Reported as Business Loans		N/A		0		2,655,818		N/A	
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)		3,336,240		7,965,996		138.8		21,022,510	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		181,316		5,000,614		2,658.0		6,414,721	
Other R.E. Fixed Rate		1,534,809		3,931,019		156.1		4,270,551	
Other R.E. Adj. Rate		1,726,237		1,828,809		5.9		3,350,050	
TOTAL DEL R.E. > 2 MOS		6,778,602		18,726,438		176.3		35,057,832	
DELINQUENT 1 TO < 2 MOS									
First Mortgage		20,107,022		31,665,013		57.5		44,516,797	
Other		5,884,998		7,362,152		25.1		9,097,274	
Total Del R.E. 1 to < 2 Mos		25,992,020		39,027,165		50.2		53,614,071	
Total Del R.E. Loans > 1 Mos		32,770,622		57,753,603		76.2		88,671,903	
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos		1.30							

Member Business Loan Information								
Return to cover		For Charter : N/A						
03/08/2012		Count of CU : 124						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group : N/A							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011
BUSINESS LOANS								
Member Business Loans (NMBLB) ¹	66,557,172	114,486,821	72.0	164,321,957	43.5	221,342,530	34.7	259,612,204
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	14,024,848	14,348,837	2.3	20,108,453	40.1	37,251,220	85.3	42,533,188
Total Business Loans (NMBLB)¹	80,582,020	128,835,658	59.9	184,430,410	43.2	258,593,750	40.2	302,145,392
Unfunded Commitments ¹	7,196,221	3,909,216	-45.7	6,567,329	68.0	9,675,211	47.3	10,460,748
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	73,385,799	124,926,442	70.2	177,863,081	42.4	248,918,539	39.9	291,684,644
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	0.92	1.47	59.0	1.87	27.6	2.55	36.4	2.83
NUMBER OF BUSINESS LOANS OUTSTANDING:								
Number of Outstanding of Business Loans to Members	850	1,071	26.0	1,264	18.0	1,406	11.2	1,649
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	50	61	22.0	107	75.4	159	48.6	185
Total Number of Business Loans Outstanding	900	1,132	25.8	1,371	21.1	1,565	14.2	1,834
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)								
Construction and Development	N/A	N/A		N/A		N/A	3,707,082	
Farmland	N/A	N/A		N/A		N/A	1,016,731	
Non-Farm Residential Property	N/A	N/A		N/A		N/A	89,479,707	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A	85,712,957	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A	78,877,861	
Total Real Estate Secured Business Loans	N/A	N/A		N/A		N/A	258,794,338	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)								
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A	224,486	
Commercial and Industrial Loans	N/A	N/A		N/A		N/A	40,394,937	
Unsecured Business Loans	N/A	N/A		N/A		N/A	1,033,610	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A	1,698,021	
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A	43,351,054	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE								
Number - Construction and Development	N/A	N/A		N/A		N/A	8	
Number - Farmland	N/A	N/A		N/A		N/A	4	
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A	775	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A	197	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A	236	
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		N/A	1,220	
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A	11	
Number - Commercial and Industrial Loans	N/A	N/A		N/A		N/A	320	
Number - Unsecured Business Loans	N/A	N/A		N/A		N/A	20	
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A	263	
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A	614	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:								
* MBL (NMBLB) Granted YTD ¹	48,389,576	60,825,980	25.7	78,272,830	28.7	91,953,792	17.5	78,591,466
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	3,318,902	2,700,795	-18.6	5,574,493	106.4	20,032,451	259.4	26,285,668
DELINQUENCY - MEMBER BUSINESS LOANS								
1 to < 2 Months Delinquent	1,088,831	2,053,040	88.6	3,100,458	51.0	2,792,393	-9.9	2,111,916
2 to < 6 Months Delinquent	137,207	514,614	275.1	2,237,798	334.8	4,737,541	111.7	459,221
6 to 12 Months Delinquent	0	249,075	N/A	1,064,542	327.4	528,457	-50.4	867,249
12 Months & Over Delinquent	0	0	N/A	117,563	N/A	148,735	26.5	465,422
Total Del Loans - All Types (2 or more Mo)	137,207	763,689	456.6	3,419,903	347.8	5,414,733	58.3	1,791,892
MBL DELINQUENCY RATIOS								
% MBL > 1 Month Delinquent (All delinquency > 30 days)	1.67	2.25	35.0	3.67	62.6	3.30	-10.1	1.34
% MBL > 2 Months Delinquent (Reportable delinquency)	0.19	0.61	227.0	1.92	214.5	2.18	13.1	0.61
MBL CHARGE-OFFS AND RECOVERIES:								
* Total MBL Charge Offs	7,519	432,373	5,650.4	1,476,780	241.6	2,566,581	73.8	1,139,130
* Total MBL Recoveries	0	0	N/A	10,338	N/A	11,499	11.2	1,190
MISCELLANEOUS MBL INFORMATION:								
Real Estate Loans also Reported as Business Loans	62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	253,336,525
Construction & Development Loans Meeting 723.3(a)	4,564,040	3,640,995	-20.2	330,264,88	-9.3	5,810,062	75.9	3,482,648
Number of Construction & Development Loans - 723(a)	30	33	10.0	4	-87.9	12	200.0	7
Unsecured Business Loans Meeting 723.7(c)-(d)	1,494,599	532,062	-64.4	957,609	80.0	758,884	-20.8	1,776,809
Number of Unsecured Business Loans - 723.7(c)-(d)	313	243	-22.4	233	-4.1	224	-3.9	72
Agricultural Related (NMBLB) ¹	0	236,997	N/A	215,819	-8.9	120,508	-44.2	1,241,217
Number of Outstanding Agricultural Related Loans	0	5	N/A	6	20.0	5	-16.7	15
* Business Loans and Participations Sold	3,236,300	2,025,113	-37.4	6,393,321	215.7	3,236,775	-49.4	5,197,400
SBA Loans Outstanding	2,132,907	2,839,923	33.1	5,709,286	101.0	6,005,377	5.2	11,547,497
Number of SBA Loans Outstanding	7	16	128.6	34	112.5	41	20.6	63

¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.

12. MBLs

		Investments, Cash, & Cash Equivalents									
Return to cover			For Charter :	N/A							
03/08/2012			Count of CU :	124							
CU Name: N/A			Asset Range :	N/A							
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
			Count of CU in Peer Group :	N/A							
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS											
SFAS 115 CLASS OF INVESTMENTS											
Held to Maturity < 1 yr		38,983,786	13,693,151	-64.9	39,757,392	190.3	12,599,193	-68.3	11,484,519	-8.8	
Held to Maturity 1-3 yrs		36,494,672	17,882,797	-51.0	34,572,481	93.3	26,348,741	-23.8	69,799,331	164.9	
Held to Maturity 3-5 yrs		26,520,783	15,719,328	-40.7	131,324,782	735.4	82,030,696	-37.5	71,520,619	-12.8	
Held to Maturity 5-10 yrs		3,259,902	6,477,623	98.7	11,248,710	73.7	8,546,551	-24.0	20,747,867	142.8	
Held to Maturity 3-10 yrs		N/A	N/A		N/A		N/A		N/A		
Held to Maturity > 10 yrs		249,549	2,025,802	711.8	2,451,799	21.0	4,290,914	75.0	2,235,349	-47.9	
TOTAL HELD TO MATURITY		105,508,692	55,798,701	-47.1	219,355,164	293.1	133,816,095	-39.0	175,787,685	31.4	
Available for Sale < 1 yr		109,592,136	111,908,859	2.1	115,176,671	2.9	230,699,021	100.3	297,527,290	29.0	
Available for Sale 1-3 yrs		122,905,098	182,492,272	48.5	305,200,288	67.2	522,719,166	71.3	667,010,618	27.6	
Available for Sale 3-5 yrs		208,755,715	310,902,373	48.9	474,468,220	52.6	604,555,262	27.4	724,118,603	19.8	
Available for Sale 5-10 yrs		38,131,537	64,172,822	68.3	69,743,941	8.7	132,948,424	90.6	122,077,451	-8.2	
Available for Sale 3-10 yrs		N/A	N/A		N/A		N/A		N/A		
Available for Sale > 10 yrs		14,312,333	12,986,478	-9.3	11,231,163	-13.5	20,606,763	83.5	48,888,920	137.2	
TOTAL AVAILABLE FOR SALE		493,696,819	682,462,804	38.2	975,820,283	43.0	1,511,528,636	54.9	1,859,622,882	23.0	
Trading < 1 year		0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 1-3 years		0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 3-5 years		0	0	N/A	0	N/A	0	N/A	0	N/A	
Trading 5-10 years		17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	
Trading 3-10 years		N/A	N/A		N/A		N/A		N/A		
Trading > 10 years		0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL TRADING		17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2	
Other Investments < 1 yr		954,094,409	947,072,738	-0.7	1,228,954,217	29.8	1,045,081,832	-15.0	1,051,838,826	0.6	
Other Investments 1-3 yrs		202,228,727	289,160,700	43.0	393,987,884	36.3	391,244,532	-0.7	389,774,559	-0.4	
Other Investments 3-5 yrs		59,554,431	78,733,609	32.2	52,397,216	-33.5	53,125,329	1.4	82,002,881	54.4	
Other Investments 5-10 yrs		2,040,000	2,384,568	16.9	23,301,198	877.2	25,906,574	11.2	29,345,076	13.3	
Other Investments 3-10 yrs		N/A	N/A		N/A		N/A		N/A		
Other Investments > 10 yrs		65,502	195,002	197.7	542,646	178.3	1,543,963	184.5	1,562,389	1.2	
TOTAL Other Investments		1,217,983,069	1,317,546,617	8.2	1,699,183,161	29.0	1,516,902,230	-10.7	1,554,523,731	2.5	
MATURITIES :											
Total Investments < 1 yr		1,102,670,331	1,072,674,748	-2.7	1,383,888,280	29.0	1,288,380,046	-6.9	1,360,850,635	5.6	
Total Investments 1-3 yrs		361,628,497	489,535,769	35.4	733,760,653	49.9	940,312,439	28.1	1,126,584,508	19.8	
Total Investments 3-5 yrs		294,830,929	405,355,310	37.5	658,190,218	62.4	739,711,287	12.4	877,642,103	18.6	
Total Investments 5-10 yrs		61,365,939	87,441,710	42.5	120,428,352	37.7	184,674,550	53.3	189,650,623	2.7	
Total Investments 3-10 yrs		N/A	N/A		N/A		N/A		N/A		
Total Investments > 10 yrs		14,627,384	15,207,282	4.0	14,225,608	-6.5	26,441,640	85.9	52,686,658	99.3	
Total		1,835,123,080	2,070,214,819	12.8	2,910,493,111	40.6	3,179,519,962	9.2	3,607,414,527	13.5	
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13. InvCash

	Supplemental Share Information, Off Balance Sheet, & Borrowings							
Return to cover		For Charter : N/A						
03/08/2012		Count of CU : 124						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group : N/A							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):								
Accounts Held by Member Government Depositors	21,736,747	15,901,704	-26.8	20,909,323	31.5	7,683,088	-63.3	703,172
Accounts Held by Nonmember Government Depositors	257,464	213,814	-17.0	521,258	143.8	647,541	24.2	1,287,186
Employee Benefit Member Shares	8,850,751	12,218,141	38.0	12,585,566	3.0	13,809,274	9.7	15,387,205
Employee Benefit Nonmember Shares	0	53	N/A	0	-100.0	0	N/A	0
529 Plan Member Deposits	289,781	334,542	15.4	0	-100.0	0	N/A	0
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0
Health Savings Accounts	431,846	1,900,383	340.1	3,344,169	76.0	5,344,456	59.8	8,281,470
Dollar Amount of Share Certificates >= \$100,000	393,681,797	403,333,999	2.5	476,210,480	18.1	441,991,144	-7.2	449,869,456
Dollar Amount of IRA/Keogh >= \$100,000	171,262,339	221,661,308	29.4	282,953,227	27.7	303,433,295	7.2	317,440,386
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	135,714	N/A	0	-100.0	0
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		15,093,102		22,152,396
SAVING MATURITIES								
< 1 year	5,830,848,971	6,197,991,118	6.3	7,044,643,938	13.7	7,368,267,585	4.6	7,705,797,292
1 to 3 years	488,999,555	676,709,775	38.4	613,278,393	-9.4	646,794,591	5.5	697,733,827
> 3 years	285,749,545	280,200,822	-1.9	285,762,261	2.0	355,955,741	24.6	423,642,377
Total Shares & Deposits	6,605,598,071	7,154,901,715	8.3	7,943,684,592	11.0	8,371,017,917	5.4	8,827,173,496
INSURANCE COVERAGE IN ADDITION TO NCUSIF								
Share/Deposit Insurance in Addition to NCUSIF	9	10	11.1	10	0.0	10	0.0	9
Dollar Amount of Shares/Deposits Covered by Additional Insurance	58,818,154	29,302,795	-50.2	33,831,417	15.5	41,739,204	23.4	114,220,446
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS								
Commercial Real Estate /1	3,406,070	3,196,216	-6.2	918,057	-71.3	2,420,786	163.7	3,582,183
Construction & Land Development (MBL)	N/A	N/A		0		991,939	N/A	1,875,630
Outstanding Letters of Credit	191,448	15,365,197	7,925.8	20,245,721	31.8	8,693,179	-57.1	1,058,511
Other Unfunded MBL Commitments	3,790,151	713,000	-81.2	5,649,272	692.3	6,262,486	10.9	3,944,424
Total Unfunded Commitments for Business Loans	7,387,669	19,274,413	160.9	26,813,050	39.1	18,368,390	-31.5	10,460,748
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)								
Revolving O/E Lines 1-4 Family	416,048,131	431,829,507	3.8	419,487,575	-2.9	422,930,851	0.8	422,491,714
Credit Card Line	824,335,112	817,905,365	-0.8	788,043,198	-3.7	779,667,644	-1.1	800,400,757
Unsecured Share Draft Lines of Credit	113,218,260	117,185,694	3.5	127,344,947	8.7	130,352,437	2.4	114,578,448
Overdraft Protection Programs	138,197,802	158,167,143	14.4	191,893,464	21.3	196,658,539	2.5	229,210,048
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		2,941,689		635,443	-78.4	411,574
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		0		0	N/A	0
Proprietary Reverse Mortgage Products	N/A	N/A		0		0	N/A	0
Other Unused Commitments	10,921,564	39,830,384	264.7	13,330,531	-66.5	39,737,926	198.1	47,997,334
Total Unfunded Commitments for Non-Business Loans	1,502,720,869	1,564,918,093	4.1	1,543,041,404	-1.4	1,569,982,840	1.7	1,615,089,875
Total Unused Commitments	1,510,108,538	1,584,192,506	4.9	1,569,854,454	-0.9	1,588,351,230	1.2	1,625,550,623
%(Unused Commitments / Cash & ST Investments)	127.21	135.53	6.5	106.43	-21.5	114.70	7.8	110.85
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		N/A		1,623,178,052.00
Unfunded Commitments Through Third Party	N/A	N/A		N/A		N/A		2,372,571
Loans Transferred with Recourse ¹	262,801,132	219,419,390	-16.5	164,973,233	-24.8	115,433,908	-30.0	147,841,666
Pending Bond Claims	460,620	1,235,713	168.3	988,192	-20.0	170,181	-82.8	271,902
Other Contingent Liabilities	0	45,236	N/A	571,338	1,163.0	597,917	4.7	591,717
CREDIT AND BORROWING ARRANGEMENTS:								
Num FHLB Members	15	16	6.7	18	12.5	21	16.7	22
LINES OF CREDIT (Borrowing)								
Total Credit Lines	1,330,678,192	1,471,747,899	10.6	1,623,048,984	10.3	1,553,164,660	-4.3	1,505,417,128
Total Committed Credit Lines	0	18,382,000	N/A	45,506,132	147.6	18,470,000	-59.4	37,157,202
Total Credit Lines at Corporate Credit Unions	N/A	N/A		502,943,302		326,500,380	-35.1	231,515,003
Draws Against Lines of Credit	42,593,915	4,837,886	-88.6	30,652,516	533.6	19,261,035	-37.2	11,439,365
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS								
Line of Credit Outstanding from Corporate Cus	N/A	N/A		7,150,999		3,039,178	-57.5	3,409,680
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		141,467,000		12,000,000	-91.5	7,000,000
MISCELLANEOUS BORROWING INFORMATION:								
Assets Pledged to Secure Borrowings	N/A	N/A		666,440,336		623,965,585	-6.4	649,604,988
Amount of Borrowings Subject to Early Repayment at Lenders Option	105,763,000	103,000,000	-2.6	92,943,000	-9.8	101,157,000	8.8	86,000,000
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0
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¹ Included MBL construction and land development prior to 03/31/09.								
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward								15.SuppShareOBS&Borr

		Miscellaneous Information, Programs, Services								
Return to cover		For Charter :	N/A							
03/08/2012		Count of CU :	124							
CU Name:	N/A	Asset Range :	N/A							
Peer Group:	N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
MEMBERSHIP:										
Num Current Members		1,180,491	1,206,588	2.2	1,234,734	2.3	1,230,680	-0.3	1,250,854	1.6
Num Potential Members		25,214,381	27,107,762	7.5	25,717,397	-5.1	27,702,322	7.7	28,494,753	2.9
% Current Members to Potential Members		4.68	4.45	-4.9	4.80	7.9	4.44	-7.5	4.39	-1.2
* % Membership Growth		-0.27	2.21	910.4	2.33	5.5	-0.33	-114.1	1.64	599.3
Total Num Savings Accts		2,122,237	2,154,017	1.5	2,223,637	3.2	2,267,666	2.0	2,338,209	3.1
EMPLOYEES:										
Num Full-Time Employees		2,914	2,956	1.4	3,017	2.1	3,071	1.8	3,143	2.3
Num Part-Time Employees		444	463	4.3	411	-11.2	422	2.7	407	-3.6
BRANCHES:										
Num of CU Branches		323	338	4.6	323	-4.4	322	-0.3	326	1.2
Num of CUs Reporting Shared Branches		27	28	3.7	26	-7.1	27	3.8	28	3.7
Plan to add new branches or expand existing facilities		N/A	12		0	-100.0	1	N/A	11	1,000.0
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD		2,226,373,517	2,340,798,233	5.1	2,879,991,555	23.0	2,760,548,712	-4.1	2,827,381,910	2.4
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
Business Loans		25	26	4.0	22	-15.4	22	0.0	22	0.0
Credit Builder		N/A	N/A		15		15	0.0	17	13.3
Debt Cancellation/Suspension		0	3	N/A	5	66.7	6	20.0	6	0.0
Direct Financing Leases		0	0	N/A	1	N/A	1	0.0	1	0.0
Indirect Business Loans		N/A	N/A		6		6	0.0	7	16.7
Indirect Consumer Loans		41	41	0.0	29	-29.3	31	6.9	30	-3.2
Indirect Mortgage Loans		N/A	N/A		7		9	28.6	9	0.0
Interest Only or Payment Option 1st Mortgage Loans		7	6	-14.3	5	-16.7	5	0.0	5	0.0
Micro Business Loans		N/A	N/A		11		11	0.0	10	-9.1
Micro Consumer Loans		N/A	N/A		11		11	0.0	13	18.2
Overdraft Lines of Credit		66	70	6.1	58	-17.1	64	10.3	66	3.1
Overdraft Protection		73	54	-26.0	52	-3.7	57	9.6	58	1.8
Participation Loans		33	38	15.2	27	-28.9	30	11.1	32	6.7
Pay Day Loans		N/A	N/A		10		12	20.0	13	8.3
Real Estate Loans		91	89	-2.2	70	-21.3	76	8.6	75	-1.3
Refund Anticipation Loans		N/A	N/A		2		2	0.0	2	0.0
Risk Based Loans		62	64	3.2	64	0.0	70	9.4	73	4.3
Share Secured Credit Cards		N/A	N/A		23		24	4.3	26	8.3
Short-Term, Small Amount Loans (STS)		N/A	N/A		N/A		0		0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program		92	92	0.0	81	-12.0	89	9.9	91	2.2
Business Share Accounts		N/A	N/A		35		38	8.6	38	0.0
Check Cashing		N/A	N/A		60		64	6.7	64	0.0
First Time Homebuyer Program		N/A	N/A		9		9	0.0	11	22.2
Health Savings Accounts		N/A	N/A		8		10	25.0	10	0.0
Individual Development Accounts		N/A	N/A		2		2	0.0	2	0.0
In-School Branches		N/A	N/A		1		2	100.0	2	0.0
Insurance/Investment Sales		10	17	70.0	28	64.7	30	7.1	30	0.0
International Remittances		N/A	N/A		11		11	0.0	12	9.1
Low Cost Wire Transfers		N/A	N/A		62		70	12.9	71	1.4
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)		N/A	N/A		4		2	-50.0	2	0.0
Adjusted Retained Earnings Obtained through Business Combinations		N/A	N/A		2,874,594		2,741,933	-4.6	2,741,933	0.0
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)		N/A	18,057,907		21,481,513	19.0	22,711,522	5.7	22,307,173	-1.8

		Information Systems & Technology												
Return to cover		For Charter : N/A	Count of CU : 124	Asset Range : N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally									
03/08/2012		Count of CU in Peer Group : N/A												
CU Name: N/A		Peer Group: N/A												
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg				
System Used to Maintain Share/Loan Records														
Manual System (No Automation)		1	1	0.0	1	0.0	1	0.0	1	0.0				
Vendor Supplied In-House System		89	89	0.0	74	-16.9	73	-1.4	68	-6.8				
Vendor On-Line Service Bureau		45	45	0.0	45	0.0	45	0.0	49	8.9				
CU Developed In-House System		1	0	-100.0	1	N/A	1	0.0	1	0.0				
Other		3	1	-66.7	5	400.0	5	0.0	4	-20.0				
Electronic Financial Services														
Home Banking Via Internet Website		84	88	4.8	86	-2.3	87	1.2	89	2.3				
Audio Response/Phone Based		76	75	-1.3	73	-2.7	72	-1.4	72	0.0				
Automatic Teller Machine (ATM)		81	84	3.7	82	-2.4	82	0.0	82	0.0				
Kiosk		1	1	0.0	6	500.0	6	0.0	6	0.0				
Mobile Banking		N/A	N/A		7		12	71.4	16	33.3				
Other		1	2	100.0	4	100.0	4	0.0	4	0.0				
Services Offered Electronically														
Member Application		35	38	8.6	33	-13.2	34	3.0	36	5.9				
New Loan		48	50	4.2	44	-12.0	45	2.3	44	-2.2				
Account Balance Inquiry		91	94	3.3	89	-5.3	89	0.0	90	1.1				
Share Draft Orders		69	68	-1.4	61	-10.3	63	3.3	63	0.0				
New Share Account		18	20	11.1	21	5.0	21	0.0	21	0.0				
Loan Payments		82	87	6.1	82	-5.7	84	2.4	85	1.2				
Account Aggregation		3	8	166.7	11	37.5	12	9.1	12	0.0				
Internet Access Services		14	16	14.3	24	50.0	23	-4.2	25	8.7				
e-Statements		N/A	65		71	9.2	73	2.8	74	1.4				
External Account Transfers		N/A	N/A		14		15	7.1	18	20.0				
View Account History		83	90	8.4	91	1.1	91	0.0	92	1.1				
Merchandise Purchase		9	8	-11.1	5	-37.5	5	0.0	5	0.0				
Merchant Processing Services		N/A	N/A		4		4	0.0	5	25.0				
Remote Deposit Capture		N/A	N/A		2		5	150.0	6	20.0				
Share Account Transfers		91	91	0.0	86	-5.5	86	0.0	89	3.5				
Bill Payment		58	62	6.9	61	-1.6	64	4.9	67	4.7				
Download Account History		63	68	7.9	74	8.8	76	2.7	77	1.3				
Electronic Cash		5	5	0.0	5	0.0	5	0.0	5	0.0				
Electronic Signature Authentication/Certification		1	3	200.0	2	-33.3	2	0.0	3	50.0				
Type of World Wide Website Address														
Informational		14	11	-21.4	13	18.2	12	-7.7	11	-8.3				
Interactive		7	4	-42.9	8	100.0	8	0.0	8	0.0				
Transactional		77	83	7.8	79	-4.8	80	1.3	83	3.8				
Number of Members That Use Transactional Website		313,800	348,364	11.0	356,542	2.3	400,852	12.4	427,536	6.7				
No Website, But Planning to Add in the Future		6	3	-50.0	1	-66.7	1	0.0	0	-100.0				
Type of Website Planned for Future														
Informational		4	2	-50.0	0	-100.0	0	N/A	0	N/A				
Interactive		1	0	-100.0	0	N/A	0	N/A	0	N/A				
Transactional		1	1	0.0	1	0.0	1	0.0	0	-100.0				
Miscellaneous														
Internet Access		121	122	0.8	119	-2.5	119	0.0	118	-0.8				

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03/08/2012

CU Name: N/A

Peer Group: N/A

Graphs 1

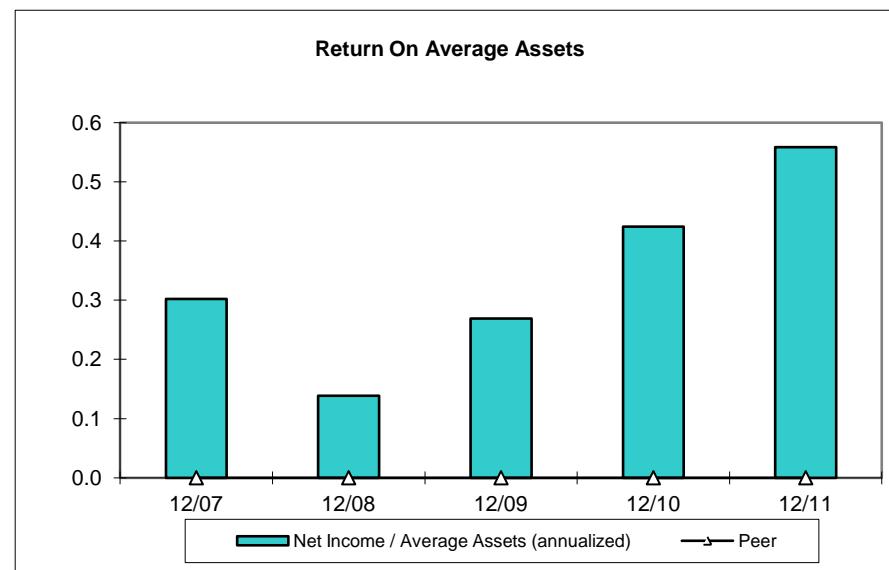
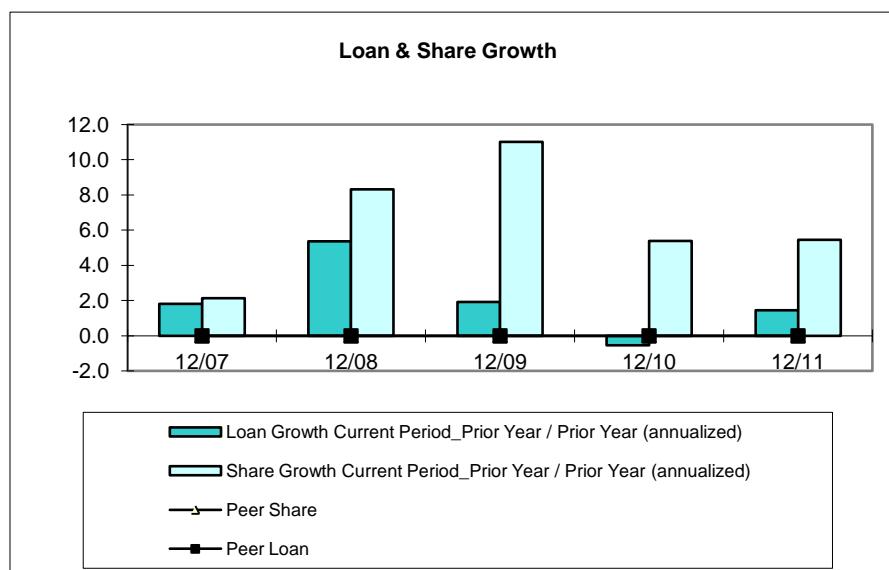
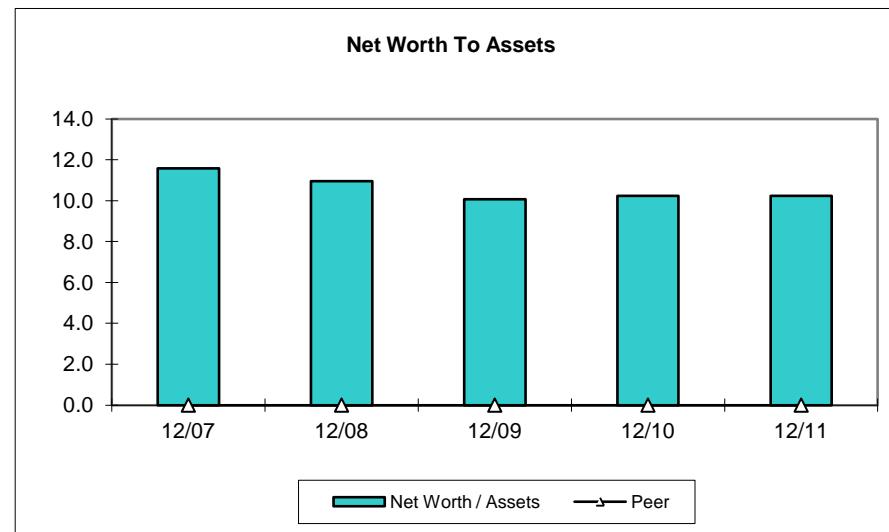
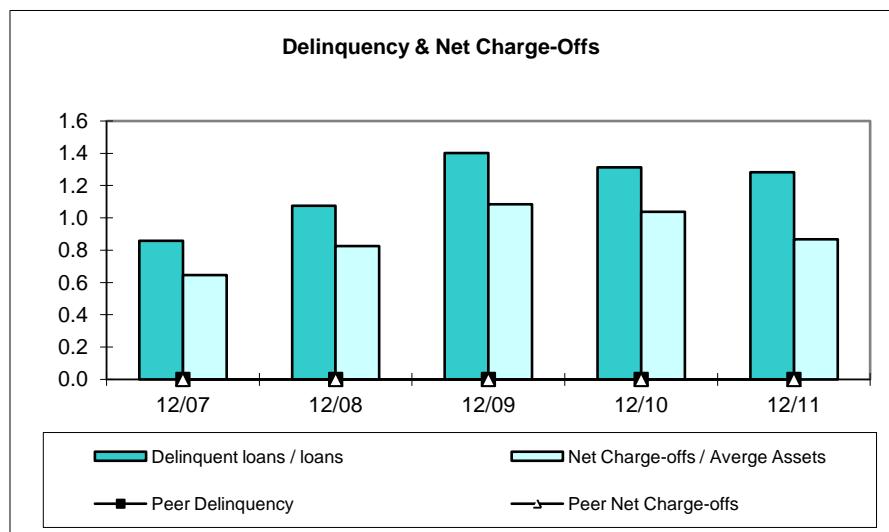
For Charter : N/A

Count of CU : 124

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



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03/08/2012

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 124

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group : N/A

